

Fill in this information to identify the case:			
Debtor 1	Gloria Lynn Broyles		
Debtor 2 (Spouse, if filing)			
United States Bankruptcy Court for the:	Eastern	District of	Missouri
			(State)
Case number	24-40877		

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor:	HSBC Bank USA, National Association, as Indenture Trustee for People's Choice Home Loan Securities Trust Series 2005-4		Court claim no. (if known)	9
Last 4 digits of any number you use to identify the debtor's account:	9381			
Property address:	1376 Broadlawns Lane			
	Number	Street		
	Spanish Lake		MO	63138
	City	State	Zip Code	

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 03/01/2025
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) _____
- c. Total. Add lines a and b. (c) _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: _____

MM / DD / YYYY

Debtor 1

Gloria Lynn Broyles

First Name

Middle Name

Last Name

Case number (if known)

24-40877

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

The following amount(s) will be due at the earlier of repayment in full, acceleration, or maturity of the loan:

Deferred extension interest (related to re-ages or loan mods):

\$

Deferred daily simple interest:

\$

Deferred (other):

\$

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

✕ /s/ MaryAnn Black
Signature

Date February 3, 2025

Print MaryAnn Black
First Name Middle Name Last Name

Title Attorney for Creditor

Company Codilis, Moody & Circelli, P.C.

If different from the notice address listed on the proof of claim to which this response applies:

Address 15W030 North Frontage Road
Number Street

Burr Ridge IL 60527
City State ZIP Code

Contact phone (630) 794-5200

Email bkpleadingsEASTERN@mo
.cslegal.com

File No. 26-24-00324

CERTIFICATE OF SERVICE

I hereby certify that on February 3, 2025, a true and correct copy of the above and foregoing documents shall be served via electronic means, if available, otherwise by regular, first class mail on February 3, 2025 to the following parties at the addresses indicated by deposit in the United States Mail, first class postage prepaid.

Diana S. Daugherty, Chapter 13 Trustee, P. O. Box 430908, St. Louis, MO 63143, by ECF Notice
Gloria Lynn Broyles, Debtor, 1376 Broadlawns Ln, Spanish Lake, MO 63138
Tobias Licker, Attorney for Debtors, 1861 Sherman Dr., St. Charles, MO 63303 by ECF Notice
Office of the U.S. Trustee, 111 South 10th Street, Suite 6353, St. Louis, MO 63102 by ECF notice

/s/ MaryAnn Black
Attorney for Creditor

Joseph J. Circelli #58421MO
Matthew M. Moses #62330MO
MaryAnn Black #59899MO
Tara L. Jensen #47144MO
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(630) 794-5200
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26-24-00324
NOTE: This law firm is a debt collector.